

Planner helps clients with finances and life

PROFILE

Age: 70

Company: Integrated, Inc. Wealth Advisors

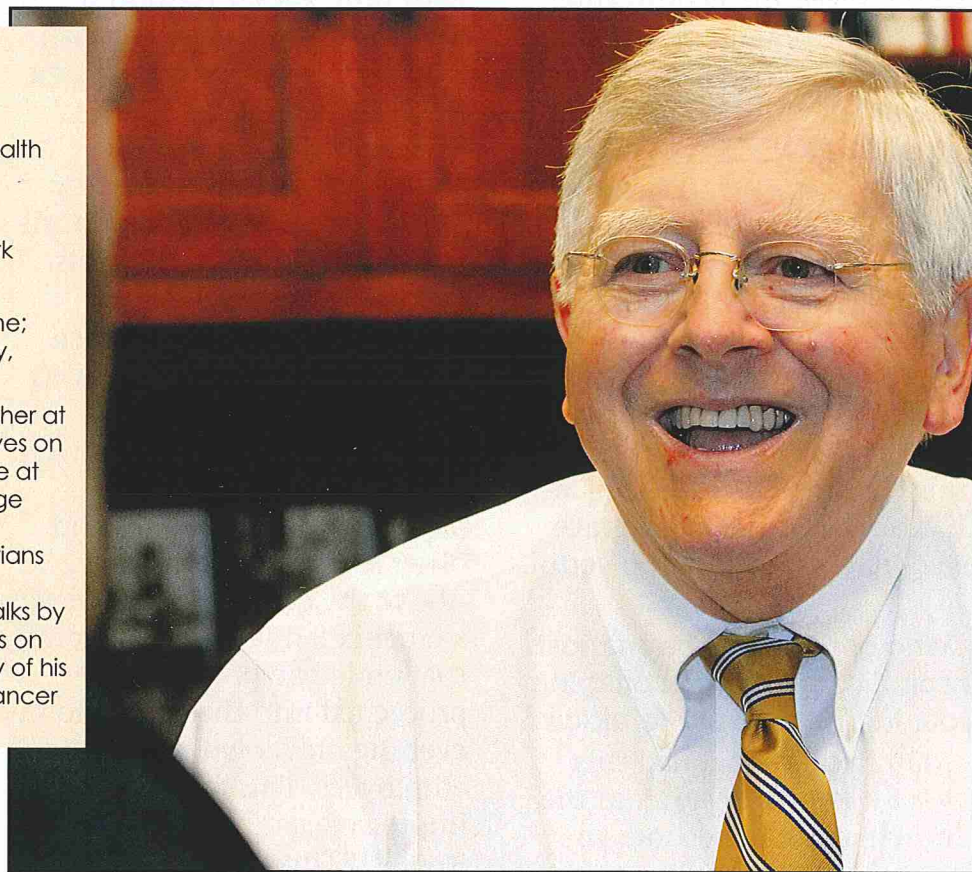
Title: President and Founder

Parish: Holy Family, St. Louis Park

Spouse: Carol Anne

Children (names): Jennifer Anne; Father John Berg, FSSP; Timothy, Thomas

Activities: Faith formation teacher at Holy Family (fourth grade), serves on the Parish Teaching Committee at Holy Family, speaker at Marriage and Family Engaged Couple weekends, meets with seminarians at St. John Vianney Seminary, duplicates and disseminates talks by Carmelites and other Catholics on CDs and DVDs, shares the story of his bout with cancer with other cancer patients.



How do you apply your faith and Catholic values at work?

I try to live my Catholic faith at work by being a virtuous man in the office with my employees and customers. People come into our office with financial problems and many lack hope. They need somebody who will listen to them and who cares for them, someone who will take them by the hand and give them guidance, not only financially but also in this journey of life. I am blessed with an ability to listen, and also with zeal for the faith, and strive to share that zeal with all whom I meet.

Please tell a story about a time when applying your faith at work really made a difference.

Sales coaches in our industry say that 80 percent of your income comes from 20 percent of your clients, and that the other 80 percent of the clients produce 20 percent of the income. Thus, you should purge your client list of the 80 percent and concentrate on the 20 percent that produces 80 percent of the income.

Our philosophy is that you take care of everybody, and that nobody is too small. Last year a young man, age 38, came into our office and asked if there was somebody that could help him understand what he had bought and what he should do with the account. He was concerned with the volatility of the marketplace and was somewhat afraid for his future as well as what is

happening to his money.

We sat down for approximately an hour and a half, and I helped him understand what the market is, how it works and how to protect what he has.

After a while, I asked him if he was married. He said no, that his wife divorced him 10 years ago because of an addiction to alcohol, and he said at that time that his father was very disappointed in him at what happened to his marriage.

He felt very bad about his weakness at the time and how disappointed his father was in him. I tried to bring hope into his life. I asked him if he was still drinking, and he said no, that he gave it up after his wife left him. He had not remarried.

I told him that he probably did not know this, but his father was probably really proud of him for having given up alcohol and slaying the dragon of addiction. But his father had a very difficult time telling him how proud he was of him.

The man started to weep, and he said, "I don't know who it was, but somebody sent me to you today." He got out of his chair and he came over and gave me a big hug. I told him that he had already experienced the grace of God's love in his freeing himself from his addiction, and that he should seek this grace every day, as it is very powerful.

Who or what has been most inspirational to you in bringing your faith to the marketplace?

Many years ago, I had this friend who was away from the Church and had become an Evangelical. He would quote the Bible and would ridicule me for not knowing chapter and verse. Over a period of about a year, I decided that I needed to learn more about my faith. St. Jerome says, "If you seek Me you will find Me, if you seek Me with all your heart."

I noticed an article in the local Catholic newspaper that referenced a series of 12 tapes entitled, "I Believe in God," by Father John Hardon, on the Creed. I used to drive around town, go on trips, and I would listen to those 12 tapes over and over again.

He was a master teacher of the faith. In 1999, a local priest was going to visit him, as he was his spiritual director, and asked me if I would like to go along with him to Detroit for a one-day visit. I said that I would.

Father spent the day with Father Hardon, and I had a chance to meet Father and visit with him. Father Hardon wanted this priest friend to meet with the founder of Domino's pizza, Thomas Monaghan. Mr. Monaghan was out of the country at the time, but they drove us over to Domino farms so Father could visit with his vice president.

We entered the main office building and discovered it was thoroughly Catholic. The entrance and the hallways were graced with large, beautiful paintings of the Nativity and other scenes from the Bible. Above the door to his office was a crucifix, and after the meeting that ended at 4:30 p.m., we proceeded into the chapel to say evening prayer with all of his employees. This was very impressive, and I thought to myself, "This man is a Catholic first and also a businessman."

What achievement at work are you most proud of?

I think what I'm most proud of is the fact that over 48 years, the Lord has blessed me with a business in which I can touch souls, not only of my employees but also my clients.

All of the employees and associates have the same interest and philosophy of being a servant to those that entrust us with their confidence and their money. We have grown together and have become a family. Through this business we have touched and influenced many lives. All is grace.

In what specific ways have you experienced God's presence in your workplace?

I have experienced God in my workplace in the people that I meet that come in and are burdened with financial woes, separation and divorce, the loss of a loved one or loss of hope.

They seek answers and happiness, and I have experienced that people enjoy hearing the truth of the Catholic faith.

Our faith is a sacramental faith, and as it states in the beginning of the holy Gospel according to John, "but as many as received Him, He gave them power to become sons of God."

Most people do not understand the power that God has given us in the sacraments and the sanctifying grace that accompanies these sacraments. If we have this faith, He will use us to transfer His power to others. And so in sharing this with people we sometimes witness this power of the truth that people yearn for.

Father Hardon says that sanctifying grace "is the supernatural power to do what is humanly impossible." And so the sacraments of penance and the Eucharist have a great power that people do not realize, and I enjoy sharing with people the beauty of the sacraments and of His grace.

I have two retired Lutheran ministers as clients and they come in annually with their wives for a review, and we spend probably a good hour talking about faith and grace and little time on the review.

There are numerous religious articles in my office that often spark a question or a discussion, so I have opportunities to discuss the Truth with those who enter my office.